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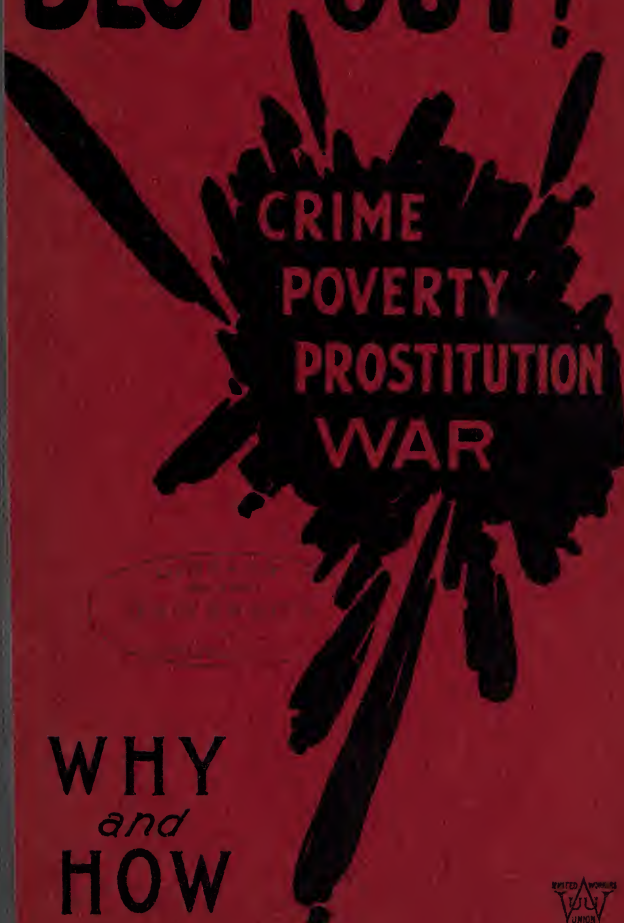
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# BLOT OUT!



CRIME  
POVERTY  
PROSTITUTION  
WAR

WHY  
*and*  
HOW



The  
Sole Emphatic  
Object of this Publication  
is to Agitate

**THE WORKERS HOME BILL**

H. R. 13871  
OUT of Committee  
INTO the Statute Book

SEE PAGE  
23

# **BLOT OUT** CRIME POVERTY PROSTITUTION **WAR**

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**WHY?** { Because they are increas-  
ingly debauching humanity.

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**HOW?** { Read and learn the only  
infallible way. Then help.  
It is your duty to yourself.  
Do not say  
Let-the-other-fellow-do-it.

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J. A. KINGHORN JONES

516 MISSION STREET

SAN FRANCISCO

CALIFORNIA

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Muck-rakers and the fallacious-daily-press are curses to humanity, because, they draw attention to the running sores of the body politic without offering a remedy—they do not even diagnose the cause; they know, but are too cowardly to point out the cancer that is eating the vitals of the nation.



TO THE

It has been stated that ten men can stop every wheel of industry in this great nation, in fact, that threat has been used in forcing the workers to accept starvation wages; with that boomerang, the United Workers Union will force the passage of the Workers Homes Bill—see page 48.

# BEGIN RIGHT DO NOT WASTE TIME

Every honest, kindly person, with reasoning power, who will throw aside all prejudice and early teachings, so far as possible, and reason back from effect to cause, must arrive at the fact that **USURY** is the cause of crime, poverty, prostitution and war.

A community would be considered crazy if some were energetically advocating filtration, others condensation, others chemical treatment of the water on which their health and lives depended, instead of going to the source of the water supply and removing the dead and putrid jackass that was poisoning them.

Equally crazy are those who rely on banking-regulating, tariff reform, trust-busting, purification-of-elections, single-tax, government-ownership, prohibition, graft-killing, uniform divorce-laws, white-slave-laws, world-peace, palliatives-for-disemployed, strike-arbitration and various other quack cures for the present rotten state of society instead of eradicating the poison, which is, the unnatural, unjust, wicked standard of all values—**souls and bodies no exception—GOLD** the foundation of **USURY**.

**USURY**—Wage slavery—must be abolished; so long as **Usury** exists those who perform any work useful to society by brawn or brain are **Slaves** to the money-power. The people perish for lack of knowledge. Abolish **Usury** and the income of every worker would be more than doubled, the cost of living would be cut in half, workers would be more than four times better off; life really would be well worth living.

Professor Bonamy Price defines money thus: "Money is a tool of exchange and nothing more; **it is not a measure of value, nor a standard of value, nor a representative of property**; it transfers property from one party to another, as a wagon hauls goods from one place to another."

Only about one person in ten thousand knows what money is, the nine thousand nine hundred and ninety and nine think it is a measure of value, or a standard of value, or a representative of property; they even look upon it as wealth; whereas it has none of those qualities; it is worthless until it is exchanged for something desired.

## THE COLOSSAL CRIME

The cause of ninety-nine and nine-tenth per cent of all crime is the governmental crime of ignoring the **Decalogue** and for it substituting the **UNOLOGUE**

### "THOU SHALT PAY IN GOLD"

Government thus makes **GOLD**

- I. The "God."
- II. The "graven image."
- III. The "name taken in vain"—"In God We Trust" is a **LIE**.
- IV. Disregard the "sabbath"—gold works 365 days a year.
- V. Destroy "honor to fathers and mothers."
- VI. Cause the "killing" of hundreds of millions in international wars, civil wars, Labor wars, sweat-shops, factories, mines, etc., and most individual murders.
- VII. The chief cause of "adultery."
- VIII. Do nothing else but "steal"—after it bears the government **fiat**.
- IX. "False witness," and
- X. "Covetousness," its integral constituents.

There was only \$1,866,619,157 gold coin and bullion in the United States on 15 October, 1913.

The annual business of the United States is about two hundred and fifty billion dollars: the only absolutely **honest** money in the country today is the \$346,981,016 of United States notes—greenback currency—they are backed by the credit of the nation—all the people—and \$490,850,000 silver certificates.

We stand \$250,000,000,000 annual business

2,724,400,173 greenbacks, gold, silver certificates

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\$247,275,599,827 Fictitious money—water, so called, really Hell-fumes through which the bankers, at only ten per cent, are robbing the workers of \$24,727,559,982 every year.

Thomas W. Lawson says, "The banks average 28 per cent, their third largest one, the First National of New York, paid in dividends 1920—nineteen hundred and twenty—per cent last year—1911."



The Government having made a **law which it is impossible to observe**, and, moreover, Government does not lift a finger to help provide sufficient gold with which the law can be kept, but proceeds still further in the path of iniquity by violating the Constitution, which says: "Congress shall coin money and regulate its value." Congress coins the money and then illegally transfer the power of regulating its value to a few bankers, who obtain prostitution currency from the Government and demand **usury** on every dollar that is put in circulation, which means on every exchange that is made, and thus they steal eight-tenths of all the workers productions.

Government having perpetrated that **colossal crime** is thereby forced to build barracks and murder-ships, and train men to become human-butchers—fratricides—to enforce that crime—one crime necessitates other crimes—then government proceeds to build prisons, poor-houses and lunatic asylums, and fills them with the natural sequents of the **colossal crime**, but are not able to provide for all their victims, because, as the population increases and money does not increase in like ratio, the struggle for it increases, so, of course, crime, poverty and prostitution increase at an ever increasing ratio.

The increase of crime is appalling. Two news items are submitted as proofs:

San Francisco, 12 April, 1914, Prison Director Duffy said: "Our prison population is constantly on the increase. In San Quentin there are 2,050 and in Folsom 1,180 or a total of 3,230."

"New York, June 6, 1914—Forty million dollars, conservatively estimated, is the value placed by the head of the National Surety Company of this city on defalcations throughout the United States in 1913. Thefts of more than \$4,000,000 were publicly reported, while burglary insurance policies paid and other evidences of loss brings the total up to the first figure.

"Of the widespread existence of the 'defalcation evil,' as William B. Joyce, president of the company, calls it, insufficient salaries are placed at the head of the list of causes. Clerks, managers and cashiers receiving \$75 to \$100 a month and trying to support large families, form a large part of the number of defaulters."

Have we not as a nation the intelligence to learn from past history, and draw the logical conclusion that we are rapidly approaching the condition of Persia, Egypt, Babylon, Rome, Athens and Carthage, whose decline and fall were caused by **USURY**.

The Americanism "busted" if not polite, is very expressive; it is honored by the Standard Dictionary.

Persia busted when one per cent of the people owned all the land.

Egypt busted when two per cent owned ninety-seven per cent of the wealth.

Babylon busted when two per cent owned all the wealth.

Rome busted when eighteen hundred men possessed the known world.

"More than seven-eighths of the property of the United States is owned by less than one per cent of the population."

—Government Magazine, 1910.

That leaves one-eighth for ninety-nine per cent of the people, so that of every \$100, \$88 belongs to one per cent and \$12 to the ninety-nine per cent; a proportion of 13 cents to 88 dollars, or \$13 to \$880,000; to intensify the inequality, the brutal wickedness of the disparity, the \$13 man, woman or child performs work necessary for the nation, whereas the \$880,000 man, woman or child probably does not perform a single act for the benefit of humanity, with the men and women, their lives are positively vicious, because they consume but do not in any way assist in production.

The forgoing figures are for 1910, at 28 per cent, their capital has increased over 100 per cent—112%.

It is a mathematical certainty that in less than a decade the United States will surpass Persia, Egypt, Babylon, Rome, Athens and Carthage in wicked inequalities, unless government "fiat" money is issued direct to the users without **USURY**.

Supposing the piece of money that Peter took from the mouth of a fish was a penny, and that the Nazarene Carpenter deposited it at six per cent **USURY**, compounded annually, for you and me, on January 1, 1914, there would be \$25,712,103,000,000,000,000,000,000,000,000,000,000,000,000,000,000—25,712,103 followed by thirty-nine cyphers—to our credit, and to the dis-credit of **USURY**.

If that Roman denarius could be seen today it would still be the same insignificant metal disc that it was 1914 years ago—not grown an atom—the inconceivable amount in dollars represents the sweat, blood, lives of brothers and sisters: precisely the same materials which compose the dollars of all millionaires!

The workers, the people who make all the wealth, do not know why they are suffering from poverty, why they do not own the wealth they create. Labor leaders do not tell them why. Parsons from their rostrums will not disclose

the fact. Professors of Sociology and Economics will not elucidate the cause of extreme poverty and wicked riches. Philanthropists—so called—will not proclaim how their wealth was filched from those who produced it.

Now friends, it is our imperative duty not to allow such conditions to continue, to grow more and more acute each month so long as the present "system" is allowed to exist, that is a mathematical certainty which must be averted by destroying "the system!"

Henry Warfield who has made a deep study of money, finance, and Labor unionism, says:

**"MONEY RULES** just so long as we endow it with earning power and just as soon as we take from it that power, money will cease to rule. Man cannot compete with money, for money works all the time, day and night, Sundays and holidays, it needs neither food nor rest.

The people suffer from the superstition that money breeds, lending or borrowing money does not create more money, but it creates more debt. Twenty year bonds at 5 per cent return to the bondholder all the money given to the borrower, and the debt still stands. Where is the money to come from to pay the principal? There is but one way, issue more bonds, close up one hole and open two.

The producers of the world are today in financial bondage to the blood-suckers who profit by the violation of the moral law which Moses gave to the Jews 3500 years ago.

Moses, who led the Jews out of bondage in Egypt, saw the evil consequences of usury: "Thou shalt not lend upon usury to thy brother, usury of money, usury of victuals, usury of anything that is lend upon usury."—Deut-xxiii-19.

As Moses predicted the Jews corrupted themselves by not obeying his commandments and when conditions became bad they began to look for a Messiah. The so-called Christian world claims that Jesus Christ was the Messiah, which the Jews deny, if we are unprejudiced we must agree with the Jews; conditions prove that the mass of the people are no better off today than they were 1900 years ago, if anything they are worse off. In spite of the fact that we are able today to produce at least 5 times more than we can consume, we still have gross poverty, women and children working long hours in factories and sweatshops for miserable wages; while those who profit from this exploitation swelter in wealth and luxury.

No sane man would call this Christianity; Christ, were he to come back would feel ashamed of his creation.



The Messiah could not come 1900 years ago, because we did not possess the printing press at that time, which was invented in the 15th century by Johann Guttenberg. The printing press alone was not sufficient to bring relief from the oppression of the Golden Calf, a paper-mill is another thing the Messiah will need to save the world from the sin of **Usury**; the Messiah may now come, we are ready for him; all he needs to do is to convince the people that money can be made of paper that will serve the same purpose as gold, or silver, or paper promises to pay either gold or silver.

You worry over the fact that the Messiah will have to increase or inflate, as you would say, the currency; but you are not a bit worried over the inflation of **BONDS**.

The greatest progress in the United States was made after the Civil War, why? Because of the war we got a stable currency, made out of paper, imperfect as it is, it has nevertheless more to do with our progress than most people imagine.

When the Spaniards brought the gold they robbed from the Incas of Peru, to Europe, prosperity at once began to blaze up; the prosperity, however, did not last, because the gold was used up in the arts or was hoarded. Paper money obviates that.

Under our present laws money is limited to gold and United States bonds, the Reserve Bank Currency will only be called out in case of a panic. The Reserve Banks were called into being to save the bankers the expense of issuing Clearinghouse Checks; that is all very good for the bankers but what about the rest of the people. The bankers as a class know the least about the proper function of money; they simply consider money their stock in trade and believe it their duty to keep it as scarce as possible, in order to keep the rates of interest at top notch.

People lie for money; they steal it in preference to anything else; they commit murder for it. If water was as scarce as money, the people would lie for it, steal it, and commit murder for it also.

Most people are possessed of the foolish idea that money is a medium of Exchange, no bigger mistake ever was made. Money as used today is the means by which the producers of the wealth of the world are robbed out of untold Billions of their product, just leaving them barely enough to be able to reproduce their kind, in order to keep up this servitude. If money was a medium of exchange, those who worked the most would have the most. My definition of money is

that it is a MEDIUM OF ROBBERY, and I defy any one to prove to the contrary.

**THE LEGAL RATE OF INTEREST** in the United States is about 300 per cent per annum. You say, how is that possible? Well, here it is: Of course this includes interest, profit and rent, which in the last analysis is all interest only under a different name.

The circulating medium, including gold, silver and paper, is about **THREE BILLION DOLLARS**; the total indebtedness on which we pay interest, rent and profit is at least **NINETY BILLION**; the average rate of interest, profit and rent is at least **TEN** per cent.

Now divide three in ninety and multiply the result with ten and the result will be **THREE HUNDRED** per cent.

The most wonderful **MONEY INCUBATOR** is the so-called Building and Loan Associations. The borrowers in these institutions pay 36 per cent interest per annum. The investor receives 24 per cent per annum and the difference is eaten up by the administration.

The so-called Savings Banks are the institutions which are mainly responsible for the ever increasing curse of Landlordism. These banks take deposits from people who have a little money for which they have no use and pay them four per cent interest. Most of this money is loaned to Land-Lords who use the same money to make Tenants out of the producers and workers. Tenant is a refined name for Slave. For instance: A Landlord who owns a corner lot close to the center of population, borrows ten thousand dollars from some Savings Bank at six per cent interest. He goes into the community and hires an architect to draw plans. The architect uses his skill to make the building a fine investment, he lays out the lower floor for stores and business, the upper floors he turns into as many flats as he can crowd in, regardless of the air and light or health of his prospective Tenants (Slaves). The architect calls for bids from general contractors and the lowest bidder usually gets the contract. The successful bidder then goes into the community and buys the necessary labor and material to construct the building. The newspapers congratulate the soon-to-be Land-Lord on his public spirit and enterprise in putting up such a fine building.

When the building is completed the Land-Lord puts out a sign "TO LET;" this is a polite invitation to the community to come and pay the cost of the building back in about four years, as some of the apartment houses are doing today.



If you ask any of those who work on the building the question "who is putting up this building?" they will all tell you the name of the Land-Lord. As a matter of fact the community furnishes the money, the community puts up the building and the community pays the rent. The same system which has created the LORDS of Great Britain is creating the LORDS of the United States.

These so-called Savings banks claim they loan money at six per cent. Let us see. The interest to the depositors is paid every six months, while the borrowers are compelled to pay the interest every month in advance. Savings banks take no risk; they always have double security; they make 50 per cent on their loans; besides reloading the interest money again every month. The Savings banks in the State of California alone have loaned ten times more than the per capita of money of the State of California. Are you still wondering why it is getting harder every year to make a living. To furnish the Land-Lord the money and build him the house and then pay him the rent; if this is not Insanity—what would you call it?

State banks are chartered by the State under the Corporation Laws, relating to banking, business houses deposit their surplus money in these banks for which they receive no interest. All the security these banks give is a five cent bank book and a check book; if the bank busts, all you get, after many years of waiting, is what is left. These banks make loans on Bonds and Stocks and loan to business houses on sixty and ninety day notes, usually at six per cent interest. When they make a loan to a customer say of 1000 Dollars, they hand him a bank book with a credit of the amount and a check book. The same 1000 Dollar is loaned to at least nine more customers and with the aid of the Clearing House they are enabled to collect interest on \$10,000 while they have but 1000 Dollars in their vault. Ninety-five per cent of all business today is done by means of bank checks, practically the only cash that leaves the banks is money to rob the Wage-Slaves.

National Banks are chartered by the National Government. The National Bank Act was passed during the Civil War, while nobody was looking. These banks have no legal existence as Congress was never given the power to issue charters to any bank. These banks cannot exist without a National Debt and this Banking System is the worst fraud ever put over the American people.

Any five men with \$25,000 worth of United States bonds can get a charter from the Treasurer of the United States,

to open a so-called National Bank. They are then allowed to deposit those bonds with the Treasurer who pays the interest thereon every three months, amounting from two to four per cent. This is interest number one. Then the Treasurer of the United States hands out to this so-called National Bank \$25,000 worth of Bank Notes, which for all intents and purposes are every bit as good as gold, for which these bankers pay to the Treasury one-half of one per cent interest, or just enough to cover the cost of making same. A very large per cent of the people of this Usury cursed country actually believe that these banks are really what the name implies, viz: "NATIONAL."

After they get their illegal charter they open their doors with the fraudulent sign over same, for instance "First National Bank." They then begin to loan these same bank notes ten times over the counter, drawing eleven times interest on their original investment of \$25,000. These banks charge 6, 8, and 10, per cent interest. Under the recent Reserve Banking Act they have been authorized to loan to farmers. God pity the farmers.

Great Britain was the first country to discover that by controlling money, you also control wages and for this reason voluntarily abolished chattel slavery in the dominions under her control. As a result of the invention of the steam engine, the workers were transferred from their small work shops to the large factories driven by steam power. The surplus product of these factories, after paying the wages of the workers, which were based on their actual necessities, was sent to foreign countries or to British Colonies and either exchanged or invested, with the result that Great Britain has now at least \$20,000,000,000 invested in her Colonies and other countries, bringing her an annual income of about \$1,000,000,000. On account of this enormous income Great Britain cannot have a protective tariff, free trade being greatly responsible for the decline of her industries.

When in 1783 Great Britain retired from the political control of the American Colonies (United States), she had made up her mind to obtain financial control and got in her fine hand in the making of the Constitution. 3500 years ago Moses, the greatest lawyer ever known, told the Jews, Deuteronomy XV, 6: "But thou shalt not borrow." But the Constitution of the United States contains the following clause: "The Congress shall have power to borrow money on the credit of the United States."—Clause 2, Section VIII, Article 1.

The fifth clause of the same section says the following: "Congress shall have power to coin money and regulate the value thereof, and of foreign coin."

The power of Congress is not limited to gold or any other material for the purpose of making money.

The intrinsic value theory of money is a gross humbug taught for the purpose of keeping the people in ignorance. If anyone should ask for intrinsic value in bonds he would be considered a lunatic; the value is not in the money, but in whatever money will buy; if it will not buy anything, it has no value.

In the colonial days an attempt was made by Pennsylvania to issue a Land Currency, which was very successful and therefore the English prohibited it. These interferences, however, with many others brought on the revolutionary war. During this war the Colonies issued what is known as the Continental currency, this currency was made payable in Spanish milled dollars; all this currency got into the hands of speculators and was repudiated after the war. Soon after Congress organized the "UNITED STATES BANK" on the same plan as the Bank of England; this bank, however, was howled out of existence by the Democrats, who substituted the State Bank System. Under the State Bank System the bankers were allowed to issue three dollars paper currency for every dollar they had in coin; this of course led to abuses.

The bankers and money-brokers naturally took advantage of this condition and waxed fat by discounting these notes, which were made payable in coin, which in fact did not exist. This rotten banking system combined with the agitation against chattel slavery brought on the Civil War. The young Republican Party elected Abraham Lincoln, President, by a small plurality. The new President was hardly seated when he found himself confronted with a rebellion. The Slave owning States rather than lose their slaves would secede and set up a Republic of their own. While he found plenty of men willing to fight for the preservation of the Union, yet he could not find any money willing to take the risk for less than three per cent per month.

Abraham Lincoln refused to pay this exorbitant interest, and sent a message to Congress, asking for an issue of full legal tender TREASURY NOTES. A bill was passed authorizing the Treasurer of the United States to issue \$50,000,000 full LEGAL TENDER TREASURY NOTES, receivable for all debts public and private. These NOTES POSSESSING the same qualification possessed by Gold,



never depreciated one cent. An additional \$10,000,000 making a total of \$60,000,000 was authorized.

**EXCEPTION CLAUSE.** As soon as the bloodsuckers discovered that the government was making money of paper that was just as good as gold, they at once rushed to Washington, held a conference with the Treasurer of the United States and induced him by hook and crook to recall the \$60,000,000, full legal tenders and issue in their stead \$150,000,000 new notes with the **EXCEPTION CLAUSE** on the back; thus stabbing our own money in the back.

The bloodsuckers asked for their pound of flesh in Gold, while the Soldiers on the battle line had to be contented with a depreciated currency. The entire Civil War could have been concluded without the issuance of any Bonds or creating one cent of debt, had the **EXCEPTION CLAUSE** been kept from these notes; by this shameful act we refused to take our own money over our own counter.

This one act was the greatest crime ever committed against the American people by their own public servants; nearly all crime, poverty and prostitution can be traced back to this crime of all crimes. As a result of this crime billions of bonds were issued, the bloodsuckers bought up the depreciated currency and received dollar for dollar in bonds from the Treasury, the final result of this greatest of all crimes was a public debt amounting to \$2,800,000,000. These bonds although bought with paper currency were later made payable in Gold Coin.

The **MONEY POWER** is international, headed principally by the Rothschild family; this power saw its finish should the United States learn by accident how to make its own money in time of peace. and thus do away with Shylock's occupation.

The next scheme was to call in all the legal tender notes and burn them up; the only man in their way was **ABRAHAM LINCOLN**; assassination was the only way to get rid of him, and was resorted to; the assassin was never captured.

The assassin no doubt was well rewarded by the money power. After Abraham Lincoln's death a bill was passed through Congress to call in all the Legal Tender notes, which had saved the Union, issue Bonds in their stead, and consign them to the furnace. The organization of a new political party known as the **GREENBACK PARTY** saved \$346,981,016 from destruction.

With the development of the Western territories great silver mines were discovered. The silver miners were per-

mitted to bring their silver bars to the mints and have them coined into money, at the ratio of 16 to 1; these mines paid well so long as the government put a price and its stamp upon the silver, but the bloodsuckers at once saw the danger of an inflation in basic money.

In order to prevent money becoming too plentiful in the United States, the bankers sneaked a bill through Congress under the cover of Mint regulations, demonetizing silver, taking from the silver miners the right to take their silver to the mint and have it coined into money. The money power destroyed the people's money by burning the Greenbacks and the demonetization of silver and it is our duty now to destroy their Golden Calf by taking from Gold the privilege of free coinage.

In 1878 an act was passed through Congress entitled the "RESUMPTION OF SPECIE PAYMENT;" by this time the legal tender notes were on a par with the bloodsucker's gold, in spite of the exception clause on the back of them; the Treasurer was instructed to redeem the legal tenders with borrowed gold for which we are being taxed to pay interest to the bloodsuckers.

The silver miners were not satisfied with being deprived of their privilege of free coinage of silver, the money-trust, however, in Congress refused to restore silver to its former privilege, but passed the Bland-Allison act, instructing the Treasury to purchase from the lowest bidder \$2,000,000 worth of silver bullion per month and coin same into standard dollars. This, however, did not prove satisfactory to the silver miners, so this law was repealed and the Sherman Law passed in its stead, which required the Treasurer to purchase 4,500,000 ounces of silver per month from the lowest bidder and paid with silver certificates. The bloodsuckers did not want any money they could not control and the opportunity came in 1893 with the panic, which was blamed to the Sherman Act. Cleveland was seated, silver received its final blow. When Grover the first issued \$262,000,000 worth of bonds, the idle money of the bloodsuckers was invested and the people were taxed to pay the interest on the bonds. Grover's second term happened in the beginning of the seven lean years, and, as the people always do, they took revenge on the democratic party and elected William McKinley, a republican, for President; he was a strong silver man as a Congressman, but the election as President on the bloodsucker's ticket swelled his head and he became an easy convert and tool for the most damnable trust under the sun.



William McKinley sold his soul to the most implacable foes of the American people—GREAT BRITAIN, or rather the British Jew-money-power. William McKinley signed the bill making British Jew Gold; and its shadow, the only legal money of the United States. As God has a hand in everything he must have had a hand also in the assassination of William McKinley—the assassin was caught and executed; unlike the case of Abraham Lincoln.

The bloodsuckers, not satisfied yet, had a bill passed through Congress amending the so-called National Bank Act, changing the circulation privilege from 90 per cent to 100 per cent and reducing the tax or interest from one per cent to one-half per cent per annum.

The Regional Reserve Bank Act was passed to save the bloodsuckers the expense of issuing clearinghouse certificates, the system is so arranged that there will be no benefit to the people except when there is a panic; then the people will be handed emergency currency, instead of clearinghouse checks. All we have to do now is to forget that there is a depression in the country, as our "DEAR" President WOODROW WILSON has recently said, and everything will be lovely. Just think, my dear readers, we pay this College-Professor \$75,000 per year besides his keep, and if he were appointed by the Crown of Great Britain as Governor General, he could not be more subservient to that power. His son-in-law has paid us a visit lately and told us, that we will have good times soon. Just think what brainy men we have in charge of our National affairs.

The latest report from the controller of the misnamed national banks shows that we are most generous to the bloodsuckers. We have made them a present of \$1,018,193,636, in bank notes, for which they pay to the United States Treasury a fraction over \$5,090,000 per annum, about the cost of making the currency, for the privilege of using this currency the producers of this nation pay \$610,800,000 annually to the bloodsuckers.

We are told over and over that this is a free country, it is free of men with common sense; we have lots of schools, colleges and universities; but the education they impart must be wrong or else such conditions could not exist.

Teach your children what money should be and save them from slavery.

**SCAB MONEY.** Union men are often fined for buying non-union made goods or for patronizing non-union estab-

lishments, this means one working man fighting another; of course nothing could be more desirable for the bloodsuckers. The United Workers' Union is organized to fight the bloodsuckers, we care nothing about hours or wages, we let those take care of themselves, but we will not work for the bloodsuckers money, or scab-money. All gold-coin and all currency payable in gold-coin and all national bank currency is **SCAB** money; this money produces crime, poverty, prostitution and war. Treasury Notes, Greenbacks, Silver Coins and Silver Certificates are Union Money, that will produce prosperity for all; it will compel those now riding on the back of labor to get off and make their own living."

February 4, 1914, I went to the Federal Reserve Bank in this city with a \$1,000 United States Bond and asked for a loan of \$400 for 30 days at 5 per cent and was refused—Henry Warfield.

Comment is unnecessary—think it out, think hard.

**POSTAL SAVINGS BANKS** were organized in England by Gladstone, 16 September, 1861; there is now over \$1,000,-000,000 deposits—**THE GOVERNMENT USES IT.** Our bankers would not allow us those benefits until fifty years after, and, then, only because they realized that through the numerous disgraceful failures of Savings Banks, the workers were hoarding their small savings, and would not trust the bankers. The bankers wanted those many small amounts, and therefore **permitted** the government to establish the Post-Office Savings Banks, on conditions that they act as collecting agents for them—the bankers—and they would pay the government  $2\frac{1}{2}$  per cent, the government to pay the depositors 2 per cent. Then when the government wanted that money it must borrow it from the bankers. The Panama Canal could have been built with Post-Office Savings Bank deposits, or better still, by an issue of Panama Greenbacks, that would have relieved the money stringency from which we are suffering so acutely, it would be real, honest money that could not be cornered.

**POVERTY.** George A Hall, Secretary New York Child Labor Committee, states there are 1,750,000 child workers from ten to fifteen years of age working 8, 9, 10 and 11 hours a day.

During the two decades ending 1900 the Federal Census shows that while child labor increased fifty-six per cent—more by twelve per cent than the increase in child population—little girl workers increased sixty-five per cent.

The Federal Census of 1910 shows there were 5,516,163

persons ten years of age and over, unable to read and write.

These facts alone are proofs as to the increase of poverty; there are 20,000,000 in this country unprecedented as to wealth suffering from actual poverty; it is heartbreaking to contemplate the next generation.

New York, March 16, 1914—According to reports received by the Charity organization society, there is more poverty and destitution in New York now than in the last forty years. Never before in its history has the society been called upon to help so many families. Yesterday it had 2781 families in its care, an increase of 548 over the same season last year. During February, 1914, it helped 3313 families, an increase of 642 over February, 1912.

**THE SOCIAL EVIL**—Many persons are foolishly wasting valuable time and energy in proposing legislation for what is termed the "red light" districts of the falsely called "Social Evil," some are in favor of segregating, others propose licensing the "white slaves" as they facetiously or sarcastically designate them.

A little honest reasoning should convince the makers of man-laws and show them the absurdity of their antics, because the "Social Evil" that produces all other evils, is already legalized, is most fully protected; can be, and is, practised anywhere, everywhere, with all the powers of government to protect the traffickers in **USURY**.

The falsely called "Social Evil" is not an evil but a power, only second to that of self preservation, in fact sex attraction very frequently does not take the second but the first place in natural law; that is proved by numerous suicides of men and women, who because of absurd laws and regulations are not allowed to consummate their burning desires; normal men and women know the power of that wise provision of the universe, the procreative instinct.

The real "red light" districts are the banks; through "the system" workers are robbed on every exchange they make; eight-tenths of their products are stolen from them, **THAT CAUSES PROSTITUTION**; women not able to support themselves decently and honestly; young men unable to support wives and children.

There is more prostitution, and of a viler grade, among the wealthy than with the workers.

Stop **USURY** and all would be economically free—that would end prostitution of bodies, brains and talents.

## CONSTITUTION OF THE UNITED STATES

We, the People of the United States in order to form a more perfect Union, establish Justice, insure domestic Tranquility, provide for the common defense, promote the general Welfare, and secure the Blessings of Liberty to ourselves and our posterity, do ordain and establish this Constitution for the United States of America:

**UNION** is impossible between the robbers and the robbed—the gold-standard divides all of us into those two classes.

**JUSTICE** is impossible under an unjust standard-of-value.

**TRANQUILITY** is impossible between the “haves” and the “have-nots;” the “have-nots” having produced all the “haves” have.

**WELFARE**—There are 2,000,000 dis-employed, not allowed by the gold-standard to earn a living; there are now 20,000,000 Brothers and Sisters in actual poverty under this Constitution of the United States.

**BLESSINGS OF LIBERTY** are unknown in the United States, it is an impossible condition under the gold-standard of all values—bodies and souls not excepted.

**SUPERSTITION** is the power with which the wealthy are able to keep the workers in abject slavery; the hydra-headed-monster is **MONEY, CHURCH, FLAG.**

**MONEY.** Workers have been taught to believe they are being paid for their Labor when the act of robbing them of eight-tenths of the products of their toil is being perpetrated.

**CHURCH.** “Blessed are the meek for they shall inherit the earth” is impressed on the workers by the sleek who own the earth and all things thereon and therein. Carnegie, Morgan, John D. Rockefeller Sr., and John D. Rockefeller Jr., the Bible class instructor, are offered as proofs.

All churches ignore the two fundamental ethics of the cosmos: “Take thou no **USURY** or increase from him.” “The land shall not be sold.”—both were old when the man-made Bible was compiled, they are an integral



part of every soul when created; they are observed by tribes not tainted by the uncivilizing power of a false standard-of-value; that is the evil which obliterates all high aspirations, chokes all brotherhood sympathies, destroys love, is the most prolific breeder of family discord, is the chief cause of divorce and prostitution.

The church is an adjunct of the money-power; it always has been; Jesus was murdered by the High Priests and bankers because he whipped the **USURERS** out of the Temple.

Tolstoy said churches are the farthest possible removed from the ideals of the Nazarene Carpenter.

Anyone believing in divinity and also pretending to Doctor Divinity is not fit to be trusted by any working Carpenter, or by any other working man, woman, or child; the mentality or brain power of Doctors of Divinity must be either addled or prostituted; it would be wisdom on the part of the clergy to abolish the ridiculous assumptive. "I am holier than thou"—titles of Reverend and D.D. with which they tag each other to denote "par excellence" types of the meek and lowly Nazarene Carpenter who had not even a bed to call his own.

What is the honest or dishonest object of the title D.D.? Does it mean that God in his infinite wisdom has shown partiality by revealing certain secrets to his chosen few?

**FLAG.** National flags are symbols of hatred, war against all other flags; the origin of flags was for the sole purpose of protecting the property of the wealthy and stealing more, quite regardless of the consequent loss of blood and lives; the rich do not enlist, they pay the workers with money stolen from workers, to join the army and be transformed into murderers and targets for murderers under another flag; this degradation is submitted to for a paltry \$15 per month for the purpose of protecting those who rob Labor of their products, some even to the extent of from \$5,000,000 to \$10,000,000 a month!

A piece of linen rag used as an handkerchief is of more use to workers than all the flags of all nations of the world; national flags are never unfurled on behalf of Labor; the Stars and Stripes are no protection to workers; more than 100 men, women and children were murdered in Ludlow, Colorado by the Rockefeller Army, the tents of these victims of greed-for-gold bore the American flags at the



time of the murders; this was in April in this year of our Lord, 1914, under Christian civilization; another 100 men, women and children are missing, it is supposed their bodies were burned with Standard Oil to hide the murders.

New York, May 28, 1914—Judge Ben B. Lindsey of Denver, testifying today before the federal commission investigating the Colorado mine war, said:

“Colorado has perfected the science of corrupting men. Its judges, its supreme court judges, are owned like office boys, its lawyers, its businessmen; all are owned. The capitalists in Colorado have carried out the most perfidious deals to control the agencies of the laws, and not only make the laws, but prevent the enforcement of laws.”

One flag only means the same in all countries, love of humanity, brotherhood of all races, that is the Red Flag, the color of all human blood, be the skin white, yellow or black, that flag is anathematized by all governments because it stands for nature’s laws against man-made-laws; it is symbolical of the Brotherhood of Man.

February 12, 1915—Col. Harris Weinstock has returned from the Industrial Commission Hearing in New York, where Rockefeller Senior, Junior, and Carnegie made consummate asses of themselves for the amusement of the thinking minority of the world. Weinstock was one of the actors on the same commission at the Palace Hotel in August last; speaking of the New York meeting he says: “The suggestions and general trend of the discussion was along the line of issuing **BONDS** by the State to enable the employment of the temporarily unemployed in public construction work, road-building, and the like.”

He uses the word “unemployed” instead of dis-employed, —not allowed to earn their living—the unemployed are the idle rich, too lazy and too stupid to be able to earn a living.

Their specious remedy to assist the industrial class is precisely the same as Arch-Demon-English-Banker-Hazard’s plan to **enslave** every American worker by issuing **BONDS**. Then note the still further iniquity, the **BONDS** are to be used to enhance the **LAND-LORDS’** property, and one step deeper, every cent of every **BOND** and all interest will be composed of workers’ sweat, blood and lives.

**WORKERS**, we who perform any useful work in home, store, office, field, workshop, factory, and elsewhere, must **UNITE** in **ONE UNION**, and stop being fooled and robbed by the Weinstocks, Rockefellers, Carnegies, and all of that ilk, **WHOSE FORTUNES WE MAKE**.

*There is no Wealth but Life—Ruskin.*

*It is every man's duty not to serve as a soldier—Tolstoy*

Labor is the True standard of value 3,000,000 Workers at \$ 6.00 per week  
Gold is the Schemers standard of value 1 Schemer at \$1,000,000.00 per week  
Land titles originate in a steal. Aristocrats in England own over 25,000,000 acres of our land.  
Useful occupancy is the only True land title. 55,000,000 inhabitants do not own one square inch.

These are the results of Christian civilization, with 11,439,963 Brothers and Sisters in actual poverty. (*The Figures are Robert Hunter's*)

The "bonded" debts of U. S. exceed \$20,000,000,000; at 5% USURY is more than \$1,000,000,000, all payable in gold coin. The annual production of gold in U. S. has never reached \$100,000,000; that belongs to SHYLOCK practically the instant it is out of the ground. Anyhow he gets it, leaving his BONDSMAVENS over \$900,000,000 in debt. He has all the power of the government—police, lawyers, sheriffs, judges, congress, senate, supreme court, militia, army and navy—to enable him to collect, consequently SHYLOCK takes \$900,000,000 worth of the debtors' property away from them each year. This also is 20th Century CHRISTIANITY, and the Eagle screeches "freedom."

"I pray you, let us leave off this usury; restore, I pray you, to them, even this day, their lands, their vineyards, their olive yards, and their houses; also, the hundredth part of the money, and of the corn, the wine, and the oil that ye exact of them." Christians—so-called—treat this with contempt as the babbling of an old fossil named Nehemiah—Ch. V, verses 10-11. All ethics of their "bible" are ignored, but they dote on the damnation clause.

(The above letter heading has been used as an educational factor for many years, and formed an integral part of the following letter to Woodrow Wilson—since it was printed the bonded debts have doubled and consequently the number of those in actual poverty has doubled.)

San Francisco, January 13, 1913.

Governor Woodrow Wilson  
President Elect,

38 West-State St., Trenton, N. J.

My Dear Sir:

Most heartily I thank you for your brave, noble words to the Commercial Club, Chicago, on the 11th instant.

They will be inspirations to the workers, and give them hope that you will really work to bring about Social Justice—the ideal of the producing class—which is an impossibility under "the system," you said: "We must see to it that business is set free of every feature of monopoly."

"I want to take the sternness out of this country. I want to remove suspicion. As matters now stand, perfectly honest, upright men, whom anybody could pick out, are at a disadvantage in this country."

"Business conditions are not trusted by the people as a whole. This is unfair to you or anybody that business touches. The people do not believe in the United States—the rank and file of our people do not believe that men of every kind are upon an equality not only in their access to the resources of the country, but as to the justice of the country."

"It is believed in this country that the poor man has less chance to get justice than the rich man. God forbid that that should be generally true. But so long as that is true, the belief constitutes a threatening fact."

Some little time back you publicly said. "The concentration of money is the greatest evil today."

In fact the money monopoly is father, mother and wet nurse of every other monopoly, and therefore must be destroyed before the other monopolies can be suppressed.

The Workers Homes Bill was thought out with that express purpose in view, as the safest and quietest way in which to accomplish that stupendous change; the proposition is now in the hands of the Committee on Finance in the Senate, and the Committee on Banking and Currency in the House.

I herewith enclose a copy, if you will give it your approval and support, it could be made law even against the opposition of House and Senate, because, every Labor Union in the country would assist you in forcing the passage of the Bill.

You are well aware of Nehemiah's views on USURY—"the system"—also those of the Nazarene Carpenter, how the only reported occasion on which the gentle, loving Jesus, was so incensed as to use physical force, was when he whipped the USURERS out of The Temple.

You know how Lycurgus accomplished his most difficult task, that of destroying the money-power.

Also how the same end was gained in England in 1797 when specie payment was suspended, and an enormous amount of irredeemable paper money was issued: "The result was magical" as Sir Archibald Alison writes in his History of Europe.

The great and noble Lincoln destroyed the money-power, when he issued the "Greenbacks," but unfortunately the cunning bankers in their greed soon circumvented that measure of justice to the workers.

J. Pierpont Morgan testified before the Pujo Committee that there is no money Trust, that he did not control anything, he had never tried to control anything, he did not wish to control anything; and yet the Pujo Committee had proved that J. Pierpont Morgan controls \$25,825,000,000.

The world's stock of money is only \$8,815,700,000;

\$6,293,700,000 Gold

\$2,522,000,000 Silver.

George F. Baker, a partner of Morgan, also testified before the same committee that there is no Money Trust.

Surely it is the duty of somebody to indict those two bankers on a charge of perjury; a poor man is not allowed to perjure himself without suffering the penalty.

A "system" which allows the possibility of such abnormal beings as Morgan, Baker and the like, is in direct opposition to the ethics of Social Justice.

On the 4th of March you will have the power to avert the impending, expected bloody revolution.

Labor, the producers of all the wealth, have been for ages, longing and praying for a Savior to rescue them from their downtrodden and crushed conditions, often exclaiming in the bitterness of their souls: How long! O Lord! how long?

My most earnest prayer is that you may be imbued with the moral courage commensurate for these times, the most critical, perhaps, in the world's history.

Faithfully,

J. A. KINGHORN-JONES.

63d Congress, 2d Session

H. R. 13871

IN THE HOUSE OF REPRESENTATIVES

February 25, 1914

Mr. J. I. Nolan (by request) introduced the following bill; which was referred to the Committee on Banking and Currency and ordered to be printed.

#### A BILL

To establish a Workers Home Board for the purpose of making loans to workers with which to build or buy their homes.

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled*, that there be and is hereby, created a Workers Home Board for the purpose of making loans with which workers may buy their homes. Said board shall consist of the Secretary of the Treasury, the Attorney General, and the Postmaster General, severally, acting ex-officio, and shall have power to make all necessary and proper regulations for said loans and repayments.

The board shall submit a report to Congress at the beginning of each regular session showing by States and Territories the amounts loaned and the repayments on same.

Sec. 2. That the board shall provide an office for the Workers Home Board and appoint a superintendent, at a salary of \$5,000 per annum, and an assistant superintendent, at a salary of \$4,000 per annum, and such additional clerks as may be required.



Sec. 3. That the Secretary of the Treasury is hereby directed to prepare a design and print legal-tender notes in denominations of \$1, \$5, \$10, \$50, \$100, and \$1,000 to the amount of \$500,000,000, or such an amount as may be needed.

Sec. 4. That this issue is to bear the words "Workers Homes Greenback," "Good for all debts, public and private," and to bear the design of a cottage suitable for a worker, and such other embellishment as the board shall approve.

Sec. 5. That loans shall be of the amount not to exceed \$2,500, and only one loan shall be made to any one person and to not more than one member of a family and only for the purpose of buying or building a home.

Sec. 6. That loans of \$2,500 shall be repaid in sums of \$20 each month, from the date of the loan; immediately after the one hundred and twenty-sixth payment, namely, in ten and a half years, a release of the mortgage shall be given to the purchaser by the mortgagee. Smaller loans to be repaid in corresponding proportion to the foregoing.

Sec. 7. That the application for loans must be made on forms which the board will provide for that purpose, and when filled must be accompanied by certificate from the county assessor in whose district the property is situated, stating the value of the property, if the house is already built; or if to be built, the architect's plan and specifications, also the contractor's agreement must be passed upon by the assessor as to the value of the proposed home and be sent with the application.

Sec. 8. That the assessor's fee for his foregoing services shall be \$5, to be paid by the applicant.

Sec. 9. That when the application for loan is approved, a mortgage covering the property upon which said loan is granted shall be sent to a money-order post office near the applicant's address, the applicant to be notified to that effect, and on executing the mortgage, an



order will be given to the mortgagor on the Secretary of the Treasury for workers homes greenbacks to the amount of the loan.

Sec. 10. That repayments may be made to any post office that issues money orders.

Sec. 11. That the mortgages to contain a clause, or a printed notice attached thereto, stating, "No foreclosure proceedings will be taken until after the mortgagee is six months in arrears of repayments."

Sec. 12. That this Act is to be in force as soon as it is passed.

Many will object because no interest is charged. Are we brothers? but the government must make a profit, others will say. The Post Office was run at a great annual loss to the people, because of the extortionate railroad charges allowed by Congress, until the Parcels Post was adopted.

The Workers Homes Board will need one small office in Washington, the cost of officers and clerks will be less than \$20,000 a year, a total of \$210,000 in ten and a half years; \$500,000,000 will provide 200,000 loans of \$2,500, in ten and a half years the borrowers pay \$2,520. \$20 multiplied by 200,000 is \$4,000,000, deduct the cost, leaves \$3,790,000 more than self-supporting.

Draw a mental picture of 1,500,000 **HOMES** in a few years as the result of this Bill, with \$360,000,000 more every year for food, clothing, education, and pleasure. 7,500,000 souls free from that everlasting, gnawing dread, which baffles description, of losing their **homes** through foreclosure.

It is impossible to estimate the increase of energy-power and good-will for the nation as the result from such conditions. This country would soon become celebrated as the land of "homes" and honesty, in place of its present notoriety for mortgages and their sequents, millionaires, smaller thieves, grafters and tramps.

Manufacture and business could not be dull; the capitalist lie of over-production would be exposed as underconsumption.

The Workers Homes idea combines the most powerful influence in the world—**HOME**—with the greatest act of the greatest man—**LINCOLN**—this country has produced—**GREENBACKS**.

Still greater benefits will follow!

WOODROW WILSON

225 W. STATE ST., TRENTON, N. J.

February 4, 1913.

*Kinghorn-*

My dear Mr. Jones:

Allow me to thank you most warmly for your kind letter. I appreciate it very much indeed.

I beg to assure you that the suggestion you make will be most carefully considered and I thank you for making it.

Sincerely yours,

Mr. J. A. Kinghorn-Jones,  
San Francisco, California.

*Woodrow Wilson*

Mr. J. A. Kinghorn-Jones,

516 Mission St.,

San Francisco, Cal.



The English government has loaned \$750,000,000 to the Irish peasants, have not lost a penny, and the advantages are so striking that one of the Commissioners who visited Europe to study industrial relations, reports his belief that poor down-trodden Ireland now bids fair to be one of the richest, per capita, countries in the world, as the result of that act of Social Justice.

Australia and New Zealand do the same thing on a smaller scale.

The Workers Homes Bill surpasses all those, because, the money those countries use, already existed, this Bill creates money, the greatest need just now, money that would make depression and panics impossible.

Owning a "home" makes a better citizen than a mere birth certificate or naturalization paper will.

Sir Archibald Alison, in his history of Europe, says: "The suspension of specie payment by the Bank of England in 1797 led to the use of an enormous amount of irredeemable paper money.

"The result was magical.

"It terminated in a blaze of glory and a flood of prosperity which has never before or since the beginning of the world descended on any nation.

"Prosperity, universal and unheard of, pervaded every department of the empire. Agriculture, manufactures and commerce increased in unparalleled ratio.

"The landed proprietors were in affluence.

"Wealth to an unheard of extent was created among the farmers.

"Our exports, imports and tonnage more than doubled, and the condition of the people was one of extraordinary prosperity.

"From 1797 to 1819 no financial embarrassment of any moment was experienced, and in vain Napoleon waited for the stoppage of England's financial resources.

"But the resumption of specie payments in 1819—the change of the financial system from legal tender paper to metal money—was ruinous to all the industries of England.

"The distress became insufferable, and in Manchester 60,000 men, women and children assembled, demanding blood

or bread; and many of the people were killed and many wounded by the British troops."

E. Benjamin Andrews, History of the United States, Vol. IV, pp. 170,171, says: "Treasury notes were issued and made legal tender for all debts, public and private, which bore no interest, commonly known as greenbacks; \$433,000,000 were issued. Millions of debt and half the other economic evils of war might have been saved by doing more to keep the paper dollar on a par with gold." (Bankers wink the off-eye when reading the suggestion of Professor Andrews.—K.-J.)

The following appeared in the "London Times:" "If that mischievous financial policy which had its origin in the North American republic during the civil war in that country should become indurated down to a fixture, then that government will furnish money without cost. **It will pay off its debt and be without a debt.** (how wicked not to pay usury to England —K.-J.). it will have all the money necessary to carry on its commerce. It will become prosperous beyond precedent in the history of the civilized governments of the world. The brains and wealth of all countries will go to North America. That government must be destroyed, or it will destroy every monarchy on this globe."

This has been accomplished; the United States can no longer boast of being a republic, or a democracy—**IT IS AN OLIGARCHY.**

Arthur Kitson in the London "Clarion," 27 November, 1914, says: "Our Bank Rate jumped to 10 per cent in one day—higher than it has been in France, Germany, or Austria, just before or since the war. Every bank suspended payment, the gold basis collapsed, and, but for the common sense of the Chancellor in supporting the banks with the **NATIONAL CREDIT**, the whole financial and industrial structure would have come tumbling down into the mire. Possibly we may today be able to create some public interest where we have hitherto failed; at any rate, it is well worth the effort. The lesson to drive into the heads of the community from what has happened is the fact that the **SO-CALLED GOLD BASIS IS A DELUSION AND A SNARE—A LEGALIZED FRAUD, USED TO ENABLE THE FINANCIAL CLASSES TO CONTROL AND TAX THE INDUSTRIAL CLASSES.**"



Extracts from a whole page editorial illustrated in colors in the Sunday Examiner, San Francisco, July 13, 1913, headed

## THE MYSTERIOUS MONEY GOD

"The Government today scatters its money this way.

"It gives the money to private bankers, estimable gentlemen individually, but polite and 'legal' usurers in reality.

"The banker owns a government bond, upon which the government pays him three or four per cent, and against this bond which pays him interest the government permits him to issue currency which is 'REAL MONEY.' And the banker loans this currency to the business man for five or six per cent, and to the farmer for eight or ten or twelve per cent, so that he gets three or four per cent from the government on his own money invested in bonds, and at the same time he gets from the government the right to duplicate the bonds in the shape of currency and to loan it out at usurious rates to the public.

"It may not be possible for the mind of man to understand money and its meaning. But the mind of man which is not able to understand electricity, is at least able to USE it intelligently.

"And man will eventually use money intelligently, and the people will borrow from the government (that is to say, from themselves direct) at a fair rate of interest, and get away from the system of twenty-odd thousand bankers, each one personally a very honest, estimable bloodsucker, getting all the interest and profit possible in times of prosperity, and the first to yell murder and shut his front door in times of panic.

"We don't know anything about electricity, but we know how to get it out of Niagara Falls and send it where it is needed.

"We don't know anything about money. But we 'OUGHT to know enough to make it our servant instead of it being our master'."

If William Randolph Hearst really wishes to benefit humanity, he will advocate the Workers Homes Bill in all his powerful papers and magazines, he has the power to show the people the importance of the measure, and carry it, thus saving the workers from the sin of allowing themselves to be robbed on every exchange they make, if money enters the transaction.

**THE PEOPLE**  
**HAVE THE**  
**FIRST USE OF**  
**GOVERNMENT POSTAGE**  
**STAMPS**

---

**THE PEOPLE**  
**DEMAND THE**  
**FIRST USE OF**  
**GOVERNMENT MONEY**

**BY WHAT  
RIGHT OF REASON  
DO  
BANKERS  
HAVE THE  
FIRST USE OF  
GOVERNMENT  
MONEY  
?**

**This is the CANCER that is EATING  
the VITALS of the NATION.**

Congressman Charles A. Lindbergh has done splendid work for the nation in forcing through Congress the investigation of the Money Trust and laying bare some of their innermost secrets, he has still further benefited the workers by publishing "The Money Trust" (paper 50c, cloth \$1.00, Little Falls, Minn.); he proves that our "money system" is the robber of Labor. He says the banks, through the Clearing House Association, use only \$47.80 of actual cash for each \$1,000,000 they handle, so that workers are paying **USURY** on \$999,952,20 **non-existing money** in each \$1,000,000!

"Uncle Sam Our Banker and Employer" by F. E. Reynolds, M.D., 2935 Market Street, Oakland, California, 25 cents, is a masterpiece, a most lucid, logical exposure of the gold-standard-crime. Cloth bound copies, large type, should be in every university, high school and library, as a reliable text book on the question of legal tender, because that is the weakest part in the education of the rising generation; the following are some pertinent extracts:

"If then the stamp of our sovereignty can and does make legal tender, why should a great Nation like this, with all its resources and wealth untold, allow trade and commerce to be literally paralyzed, for want of sufficient legal tender to carry on labor, the great and only producer of all wealth. Why suffer such dire calamity, when we possess boundless resources of vast wealth? Resources when but manipulated by the co-operative and specialized hands of labor will yield in abundance, all the necessities and luxuries of life that man can desire."

"No people can be free, who permit, by any process, their wealth to be controlled by a minority of their citizens."

"This intrinsic, costly, metal-monetary system is the fountain-source of every physical ill now affecting society, and bankruptcy, panics, tramps, suicides, homicides, infanticide, insanity, divorce and sequent revolution are ever the fruitage of this vile system of single standard, gold money, maintained and sanctioned by so-called politicians and commercial shylocks."

The Anti-Usury League, 17 5th St., S. E., Washington, D. C. "The purpose and work is to expose the evils, the oppressions, the fraud and the sin of usury or interest, by publication, by lectures, by conventions and every other practical method."

The League have published a very powerful work on "USURY" by J. Calvin Elliott, 300 p.p., cloth bound, \$1.

The Land Currency League, 214 Ketttridge Building, Denver, Colo., James D. Holden, Secretary, has published "The



Distributing Factor in Human Affairs" post-paid 25c; the following are some of its many convincing arguments:

"Our currency system is one thing, our banking system another. They should not be confounded, but should be considered separately. Our banking system exists only because of our imperfect currency system.

"The essential defect of our currency system is a currency deficit exceeding the enormous sum of sixteen thousand million dollars (about \$160 per capita), as shown by a correct interpretation of the latest report of the comptroller of the currency.

"The defects of our banking system are due to this dearth of government money."

Henry P. Lason, De Funiak Springs, Fla., has drafted a petition for **THE PAPER MONEY COINAGE ACT OF THE UNITED STATES OF AMERICA**, and will send the proposed law and petition to anyone who will write for it; he says: "it will prevent the panic upon the one hand and will establish a system of scientific, constitutional money, that shall fill, and not rob, the treasury of its ownership of said money on the other hand."

The definite demands of the Coxe Army is that government issues legal tender money direct to the people on real-estate and chattel property.

The Anti-Usury League; the Land Currency League; The petitions for Paper Money are doing grand work in directing attention to, and exposing, the curse of humanity, the vital question of all past ages, but nine-tenths of the **workers** will dismiss their arguments, conclusive as they are, in favor of the producers, with such brief expressions as the following:

I don't pay any **USURY**, I haven't borrowed any money.

I've got no land to get currency with.

How could I get the paper money?

Whereas the Workers Homes Bill appeals to every **worker**, as immediate or prospective help in their life and death struggle.

Woodrow Wilson recently said, in an interview with Samuel Blythe on the Mexican situation:

"I challenge you to cite me an instance in all the history of the world where liberty was handed down from above! Liberty always is attained by the forces working below, underneath, by the great movement of the people. That, leavened by the sense of wrong and oppression and injustice, by the ferment of human rights to be attained, brings freedom."

In other words, a dog does not, with a polite "if you please," ask the fleas to get off his back, **he knows the first**

law of nature, **HE SCRATCHES THEM OFF:** it is about time we take a few lessons from ants, bees, monkeys and dogs on the first principles of economics and sociology, because our "professors" of those sciences do not know the true base on which to found their teachings, or, if they do know, they, like Talleyrand, consider language is for the purpose of concealing the truth, so they hide the truth and teach errors for the express purpose of keeping the producing class in a state of hopeless subjection; we harbor no ill feeling against our parasites but are most determined to be rid of them; we do not even wish to harm or punish them; we will first show how they can become respectable vegetarians, or, if they must be meat-eaters, how they can raise their own beef, pork, and mutton, but the time has now come when they shall no longer feed on children, women and men.

Dr. John Graham Brooks, Professor of Economics and Sociology, University of California, after several earnest appeals for his opinion of the Workers Homes Bill, wrote.

"Your scheme is not one with which I have any sympathy. That 'Labor is the true standard of value' (quoted from the letter to him) I believe to be not only an error, but a very mischievous one, I should also be very sorry to see the special financial scheme tried—as you suggest—as I believe it would do harm rather than good."

He says: "Labor is not the true standard of value." Fruits, nuts, vegetables that grow wild, without the aid of man; fish in seas and rivers; birds and animals, are all useless to man unless the labor of gathering, catching and preparing for food is performed; labor makes them useful, labor makes them of value; it follows that the time used in such work should be a factor in the various values; so labor is the standard of value and one hour of work useful to humanity should be, in fact is, the unit of value; on that basis if the coinage were simply changed from dollars to hours, an equitable exchange of labor, would be effected, with the result that none of the medium of exchange would get into the claws of parasites!

As he suggests no other standard of value in place of labor, it is presumed that he approves of the present gold standard, which is no standard for anything except extortion—robbery. Gold varies in value more than anything else, the rates of exchange all over the world prove that; one man can borrow at 2 per cent, another will be forced to pay 20 per cent or say 50 per cent—during the Civil War the bankers demanded 36 per cent from the Government for gold. Merchants during that period had to pay 185 per cent for gold with which to pay import duties, because of the bankers' "ex-

ception" clause on the greenbacks—a scheme to rob—they had cornered the gold.

An elastic yard measure would be as good a standard for length as gold is of value.

A sponge, three by three, would make as good a standard of weight, as gold is of value, if the sponge were taken from the sea and used for weighing purposes and the next day exposed to the sun's rays at 100 degrees, and then again used as the standard weight.

For the benefit of the professor of Economics and Sociology let us compress twelve books of philosophy to twelve lines.

1. Land and time were not made by man.
2. Land and time are for the use of all mankind.
3. Man has no property rights in land and time.
4. Use of land and time creates value.
5. Values belong to those who used time.
6. Time improved by brawn or brain is Labor.
7. Labor is the only true standard of value.
8. One hour of useful work is the unit of value.
9. Change "dollar" to hour and we have social justice.
10. The hour medium of exchange could not get into the claws of parasites;
11. "The land shall not be sold forever."—Leviticus, xxv-23.
12. Land could not be bought under the labor-standard of value.

Financiers and savants cannot upset this reasoning, they may object to it being put into practice, because it has not yet been adopted in Mars!

The "system"—gold and church—has so degraded the human race, that in the year of our Lord 1915 we can only think in dollars.

THE CAMPANILE on the campus of the University of California reflects great discredit on the President and Regents for allowing such a gross exhibition of plundered wealth to spread its baneful influence over the students; it is a monument of \$200,000 extorted from workers' sweat, blood and lives through USURY, by a banker; its proper place is in a cemetery; it is useless, although it might have been utilized for many class rooms, its beauty is questionable, it is a copy, no originality.

The "In Memoriam" tablet might read:

Sacred to the memory of

.....Banker

at a cost of \$200,000—a small modicum of his immense fortune stolen from the workers by USURY—the curse of the world.

**GO THOU AND DO LIKEWISE**



It would take you three score years and ten to earn \$200,000 at \$10 a day, therefore steal and get-rich-quick, leave useful work to fools who are robbed of eight-tenths of the products of their **LABOR** by **USURY**.

If the widow had the idea of restitution, then it should have been returned to the class from which it had been taken, it would have provided one hundred \$2,000 homes, allowing the workers to pay rent and when the rent paid reached the cost, the deeds to be given; the rents each month being used to provide more homes, that would have become a blessing to thousands.

Our Presidents sometimes refer to themselves as the servants of the people; that is introductory to saying, our servants the Congressmen, have recently raised their own salaries to \$7,500 a year, and work hand in hand with the bankers to keep the incomes of the overwhelming majority of the people, under \$500 per annum—the servants help themselves out of their masters' pockets, then use their time in diverting money from the producers of wealth into the maws of the bankers, who produce positively nothing but crime, poverty, prostitution and war.

The Federal Reserve Bank Bill contains over 15,000 words.

The Workers Homes Bill contains less than 700 words.

The Federal Reserve Bill cannot be understood by anyone except bankers, and lawyers of the Philadelphia type, it is an exhibition of chicanery, an illustration of the methods of "confidence men" and "four flushers;" it is the most flagrant betrayal of the workers into the hands of the bankers that has ever been perpetrated in this country. It is unconstitutional, Congress has no power to thus hand over the producers as slaves to the bankers.

The Workers Homes Bill breathes truth and honesty in each of its few words, and is understood by all who can read.

Without doubt Woodrow Wilson thought he would be able to curb the money-trust, he has found he cannot.

Representative Lindbergh of Minnesota charged in open congress that "money trust managers and their agents were selected to control the several federal reserve banks."

William Jennings Bryan when running for office, as a vote catcher, was crying aloud: "How long shall Labor be crucified on the Cross of gold;" contrast that with the



Chautauqua lecturer giving the money-trust a new lease on the Gold Standard!

The Cabinet and Committee on Banking and Currency in particular, and Congress in general, are traitors to the Commonwealth, they are simply rubber stamps in the hands of the money-trust; it is beyond our power of imagination to conceive what demoniac power has been used to bring them into subjection.

President Lincoln signed the exception clause bill under a threat from the representatives of English and American bankers, that if he refused, they would finance the Confederacy. Secretary Chase who witnessed the signing of this bill stated shortly afterwards at a dinner party in Brooklyn, N. Y., that when Mr. Lincoln had signed the bill he threw the pen as far as he could send it, accompanied with epithets, anything but complimentary to the bankers. A gentleman living in New York City was present at the dinner and heard Mr. Chase relate this incident.

Col. Archie C. Fish, New York, is the authority for above.

Immediately after the Workers Homes Bill is passed, all farmers' mortgages should be taken over by the government by another issue of legal-tender.

The United Workers should then issue their final ultimatum of complete freedom from the money-power; three simple acts will solve the problem:

1st Act. Wire instructions to all the European powers to send in all the claims of all their subjects for all bonds or shares or property of any kind in the United States, as the inhabitants had decided to own all therein and thereon.

2nd Act. Place a notice at each postoffice, that in ninety days from date all the present metal money will be illegal, but up to that time it will be received in exchange for the new, non-interest-bearing paper medium of exchange and subsidiary coin.

3rd Act. Send the gold and silver to Europe to pay all claims, making up the balance in our new, righteous tool of exchange, with the announcement that the paper money will be accepted in payment of our goods, also, that we had set our 3,000,000 dis-employed, our 14,000,000 unemployed drones, our 40,000,000 uselessly employed to work, manufacturing and producing goods for the various European markets.

That will be as simple, honest and logical as the present plan of allowing England to dominate this country through the gold-standard is complicated, dishonest and illogical.

This step would at once make the **workers** richer by about \$800,000,000 annually.

The lying capitalists and their mendacious press boast of the advent of European capital into this country, wickedly concealing the fact that it means the American workers are to toil and sweat and die to create dividends for aliens; a favorite topic of the press is the large amount of exportation over importations, calling it the "balance of trade in our favor."

Lloyd George the English Chancellor of the Exchequer said in the House of Commons on 29 November, 1914, the United States debts to England aggregate \$5,000,000,000—five billion dollars—the American bankers at once denied it; they deny or begot all truth as to our financial confusion.

That English debt, which means investments at only ten per cent amounts to \$500,000,000 out of workers' pockets; we are about to compel government to issue constitutional money direct to the people for **HOMES**, just the amount of the English-gold-standard robbery for one year.

The exports from the United States to Europe in 1913, including gold and silver, was over \$800,000,000 in excess of our imports, thus proving Lloyd George's statement to be correct, with about \$3,000,000,000 debts to other European nations—\$800,000,000, 10 per cent on \$8,000,000,000. The excess of exports over imports is referred to by the subsidized press and capitalists as proof of our prosperity, whereas it shows to what an alarming extent this country is being drained of its wealth through **USURY**.

**MONKEYS—MEN.** Those who accept Darwin's theory of man's descent from monkeys must admit that the descent has been, from the ethical standpoint of monkeys, awfully low and degrading, it not being the law or custom of their societies that certain of their fraternities should be compelled to gather ten cocoanuts, and take nine of them to another monkey, before the gatherer would be allowed to retain peaceable possession of the remaining one cocoanut for his own use.

Christians today would see more brotherly love and less selfishness among a tribe of monkeys than can be found in any church in Christendom.

Christian civilization has made man the most greedy of all animals. The lion does not go on killing day and night, week days, Sundays, holidays, all days, as Christian usury does—the noble lion kills only to satisfy his needs—ignoble Christians go on coining money out of the blood and lives of their brothers and sisters, after their needs are provided for, millions upon millions of times over.

No four-legged hog attempts to corner all the "swill" of a country side; he takes a large quantity, it is true, but he does arrive at a satisfied point; our greedy two-legged hogs never do that; they control the food, the clothing, the oil, the iron, and the coal of the world by the aid of their Christian-usury-drawing-gold—the standard of the values of the human bodies and souls, if the bodies may happen to have souls.

Christians agreeing with Darwin must also logically admit that their God—the Almighty—the Eternal—the Always Was—murdered his son to save monkeys, as well as their degraded descendants—men.

If the aim of existence is to obtain the greatest happiness, then the monkeys are to be envied; if, on the other hand, it is to reach the heights and depths of folly, man has reached that most pitiable condition.

**Monkeys have no money, and there lies the secret.**

Money is the root of all evil; you may have heard this before, but if you were forced when young to attend church, you know the parsons put "the love of" before "money"—falsely stating that money is good, only the love of it is the devil. Nevertheless, Christian civilization has commanded that, those who love life—who follow the first law of nature—shall love money.

There is only one question before the world today—**MONEY**—the summum bonum—the necessity-of-life—the **CHRIST**; for this men and women lie, cheat, steal, murder; from lack of it suicide what man is goes for naught, **DOLLARS** are now the only mark of worth.

**BEES—MEN.** Bees that gorge all day and return without any honey for the hive, lack the spirit of the hive, they are not co-operators, but selfish, greedy insects, not worthy of space in the hive, and are therefore killed, according to the law of the hive. **THIS IS A LABOR UNION.**

Rockefeller, Morgan, Carnegie and that ilk do not contribute a cent to the Human Hive, but, on the contrary, steal all the products of the Human Bees—barring just enough to keep them workable. **THIS IS THE MONEY TRUST;** Practically the only Trust, all others are subsidiary.

**NATURAL AND MAN-MADE LAW.** By natural law a magnet draws all the steel filings to itself that are within the range of its influence, and having done so it does not increase its power to attract more metal; it has, in fact, satiated its power of attraction.

By an unnatural law, gold is given the power of usury, by which it draws other gold to itself, and with each addi-



tion, it increases its power, at an ever increasing ratio, to draw a still larger amount of gold to itself, so that it logically follows that all the bullion and coined gold in the world must be drawn into the possession of one combine, or trust, which can issue paper money on their own securities and hoard the gold.

Natural law is that everyone shall Labor to the best of their ability, for their own good, and therefore for the good of the community.

Unnatural usury laws allow the few to live on the Labor of others.

If nature's laws are broken, the penalty has to be paid; there is no way of dodging it, like the rich do their taxes; keep near to Nature if you desire happiness.

### GOLD PRODUCTIONS

20,000,000 brothers and sisters in poverty.

1,750,000 children slaving in factories and mines.

5,000,000 women slaving for a bare living.

300,000 women prostitutes.

30,000,000 men prostitutes—thinking, talking, working for dollars only.

15,000,000 men wage-slaves.

2,000,000 dis-employed—not allowed to earn a living.

20,000,000 un-employed parasites, living on the workers.

Farm mort-gages increased 17.7 per cent from 1900 to 1910.

Stocks and Bonds increased in 20 years from \$200,000,000 to \$20,000,000,000.

On which everybody—even if they only eat—has to pay dividends—**USURY**.

On 7 September, 1903, President Roosevelt in a speech at Syracuse, said:

"It is all-essential to the continuance of our healthy national life that we should recognize this community of interest among our people.

"The welfare of each of us is dependent, fundamentally, upon the welfare of all of us, and therefore, in public life, that man is the best representative of each of us who seeks to do good to each by doing good to all; in other words, whose endeavor it is, not to represent any special class and promote merely that class' selfish interests, but to represent all true and honest men of all sections and all classes, and to work for their interests by working for our common country."

Shortly before this he had given out most grandiloquently to the press: "I have \$40,000,000 in the Treasury with which



to relieve the money stringency" (It has been gaining in stringency ever since.)

On the 9th September, the Workers Homes plan of circulating the \$40,000,000, showing how it would benefit—as a beginning—16,000 families, how it would be more than self-supporting, the benefits that would accrue to the nation, was suggested for the "interests of our common country."

On 9 September and 1 December, Roosevelt's attention was again called to the fact that this disposition of the \$40,000,000 would "do good to all;" none of these communications were answered; but the man who out-barnum's-Barnum, gave the \$40,000,000 of the **people's money** to a few of his favorite banks—in fact to those who had put him in the White House—without interest, for them to lend to the **people**—whose money it was—at highest **USURY** they could extort—"one class' selfish interests."

New York, January 29, 1915.—Coming direct from a conference with John D. Rockefeller Jr. today, John R. Lawson, head of the Miners' Union in Colorado, made a dramatic denunciation of the young millionaire before the Federal Industrial Commission.

"I say to your honorable body," he cried, "that you can well afford to let the testimony of John D. Rockefeller Jr. bring your investigation to an end. Out of his mouth came a reason for every discontent that agitates the laboring class of the United States today.

"His philanthropy consists of health for China, refuge for birds, food for the Belgians, pensions for New York widows, university training for the elect—and never a thought or a dollar for thousands of men, women and children who starved in Colorado, for the widows robbed of husbands, children of their fathers. There are thousands of Mr. Rockefeller's ex-employees in Colorado who wish to God they were in Belgium to be fed or a bird to be tenderly cared for.

"It is a matter of undisputed record that a mercenary militia, paid openly by the mine operators, crushed this strike by the bold violation of every known constitutional right that the citizen was thought to possess. Men were herded in bull pens like cattle; homes were shattered; the writ of habeas corpus was suspended; hundreds were loaded on cars and dumped into the desert without food or water; others were driven over the snow of the mountain ranges and when there came a thing called peace the blacklist gave 6,000 miners the choice between starvation and exile.

"There is no social life in the camps, the companies own all the houses, ground, schools, churches and stores. Complete despotism exists in the mining camps."

## GREENBACKS or SCRIP versus BONDS

Postmaster-General Burleson proposes the government take the entire telegraph and telephone service of the Nation, that is very good.

The estimated cost of doing this is \$900,000,000, and Postmaster Burleson proposes to issue BONDS for that amount, this is very bad.

BONDS for \$900,000,000 would be at least \$45,000,000 more annual robbery of WORKERS.

GREENBACKS for \$900,000,000 would save WORKERS \$45,000,000 annually, it would also relieve the money stringency now so exceedingly acute; all business and manufacture would immediately revive to unprecedented activity. The \$900,000,000 would never be idle, no one could corner it, panics could not be manipulated.

Further, it will cost less to print the GREENBACKS than to engrave the BONDS. Only a trivial matter, but in favor of GREENBACKS.

GREENBACKS would benefit about 99,950,000 PEOPLE  
BONDS would benefit about..... 50,000 SHYLOCKS

If GREENBACKS are issued, the annual profit from the telegraph and telephone lines—without any USURY—would be enormous and would thus further benefit WORKERS by reducing the Federal taxes—lest you forget, WORKERS also pay all taxes, do not dispute that, WORKERS PRODUCE ALL WEALTH.

Act and save the nation by forcing Government issues of money DIRECT TO THE USERS WITHOUT USURY. The present "system" compels everyone who works, yes everyone who eats, to contribute to the wealth of some banker!

The "confidential" circular sent in 1862 by Arch-Demon-Hazzard, a London banker, to the American bankers, is a clear cut definition of BONDS—read it slowly and ponder over it:

"Slavery is likely to be abolished by the war power, and chattel slavery destroyed. This I and my European friends are in favor of, for slavery is but the owning of labor, and carries with it the care of the laborer, while the European plan, led on by England, is capital control of labor, by controlling wages. This can be done by controlling the money.

The great debt that capitalists will see to it is made out of the war, must be used as a measure to control the money.

To accomplish this the bonds must be used as a banking basis. We are now waiting to get the Secretary of the Treasury to make his recommendation to Congress. It will

not do to allow the greenback, as it is called, to circulate as money any length of time, **for we cannot control that.**"

Note this contrast. Daniel de Lisle, many years ago was Mayor of Guernsey, an island in the English Channel; the leading tradesmen showed him the need of a new market house and asked him to borrow the necessary money from England or France. Daniel de Lisle, being intelligent and honest, said he would not **BOND** them to anyone, the deputation urged the need of the market house. I agree with you on that point, replied the mayor, will you have to send to England or France for any material or workmen? He was assured that everything to complete the building was on the island **except the money**; very well, said de Lisle, that is very simple, **we will make the money**, what amount will be required, the estimate was produced and the mayor issued Market **SCRIP** to the amount, full legal tender for all purposes; material and labor were paid for with this **SCRIP**. In due course all the **SCRIP** came back to the Town Treasury as rent for the market house. A general holiday was then observed and amid great rejoicings the mayor dropped the **SCRIP** into a bowl of blazing liquid, saying, "Well done! good and faithful servants! The market house is as good as if built with gold."

San Mateo is a good near-by illustration of **BONDAGE**. Forty years ago they issued **BONDS** for \$60,000, on which they had paid \$200,000, when the bondholders in 1913 relinquished the **BONDS** for a final payment of \$3,000—\$203,000 for the use of \$60,000.

The **SCRIP** plan would have put \$30,000 into **workers'** pockets and saved San Mateo \$113,000 taxes, which went into capitalists' pockets.

The Mayor and Supervisors intend putting us to the expense of an election to vote ourselves into still further **BONDAGE**, to the extent of \$34,500,000 with which to buy the old water supply of the Spring Valley Water Company with its delapidated mains.

It is estimated by an eminent engineer that 150,000,000 gallons of water from the Sierras can be **delivered daily to the inhabitants of San Francisco** at a cost of \$30,000,000. This is no guess, he is ready to undertake the contract.

We suggest that amount be raised by an issue of 30,000,000 one dollar Water Commutes, receivable for all water services as \$1.50.

The city administration should ask bids for these "Commutes" stating that all orders for 10 will be filled before any for 20; all for 20 before any for 30 and so on, thus giving Tom, Dick, Harry, Mrs. Washlady, Miss Shopgirl, etc., an

opportunity of annexing 50 per cent without working for it, a special privilege which our infamous money laws now reserve in this land of equal opportunities—yes, you may smile—for the rich only; and to assist workers still more in this “easy money game,” orders may be paid in four installments.

This action followed with Municipal Light, Heat and Power—which would naturally follow the owning of the water plant—would raise San Francisco to the level of Glasgow, Scotland, in the matter of civic economics.

The citizens of Glasgow pay no city tax; public utilities provide the whole cost of the Municipal government.

Bonds are bought by those whose necessities are more than fully supplied, therefore their large profits have to be re-invested and every investment means more usury, that means more of the workers’ sweat, blood, lives; that is what capitalists live on—they are epicures.

We will call the “Scrip” Commutes, no law can prevent the sale of commutes.

If we are **BONDED** for \$34,500,000 the **BONDHOLDERS** will squeeze \$70,000,000 or \$80,000,000 out of our sweat-blood-lives before they remove their claws from our throats.

## FARMERS VERSUS BANKERS

Farmers are necessary for life.

Bankers cause bankruptcies and poverty.

About 20,000,000 are engaged in agriculture.

There are 7,307 national banks.

Money distributes the farmers’ products.

Money to business is as blood to the body.

Government does not help farmers with a cent.

Government gives bankers all the money they demand.

Farmers pay bankers 8½ per cent for use of money.

Bankers pay government 2 per cent for “fiat” money.

If farmers’ securities are good for Shylocks, are they not good enough for a Democratic government?

Why **BONDS** pay, and who pay **BONDS** are illustrated thus: “Good morning, Mr. Roose, this is Mr. Rocky of Graft Court, I’ll take fifty million Panama bonds at 2 per cent, no need to waste time counting the money twice, its in my bank and of course you would return it there, so that’s settled, and you will send me the \$50,000,000 national bank notes as soon as possible please, don’t let it be long, because I can get 10 per cent on that at once.



Rocky retires saying, sotto voce, "My God—Gold!—not a bad five minutes—12 per cent on \$50,000,000 for 30 years sure, without handing over a cent. Praise Him from whom all blessings flow! Why, its \$6,000,000 a year for 30 years without turning a hair—\$180,000,000 gold! and I've more than any other man now, but I'm crazy for more, I **mean to own all those gold pavements when I get there.** Holy, Holy, Holy, Lord John Almighty. **NOW LABOR, SWEAT AND PAY ME.**

We comment on the following head-lines of the "Monarch of the Dailies," 4 February, 1915:

**"WILSON ASKS BUSINESS' AID IN LAW MAKING."**

The Workers Homes Bill is the best suggestion ever made in any country at any time for "business."

**"Industrial Leaders Should Co-Operate With Government to Frame Statutes, He Declares."**

The Workers Homes Bill would start all industries booming; say the land cost \$100,000,000, the \$400,000,000 would provide 800,000 men work for 100 days each at \$5.

**"MUST POOL INTERESTS."**


That is impossible under our present "system" of finance which compels everyone—even if they only eat—to contribute to the bankers' "POOL." 97 per cent of those who enter commercial business on their own account FAIL; 97 per cent of all business is done on 3 per cent GOLD; USURY has to be paid on 100 per cent GOLD, or FAIL, so 97 per cent are whirled into the bankers' "POOL." The Workers Homes Bill will enable the workers to "pool their interests." **NO NATION CAN EXIST WITHOUT THE WORKERS.**

**"President Urges Farmers to Grow More Grain to Meet Food Shortage in Near Future."**

Farmers are now paying the bankers more USURY annually than the value of the entire wheat crop of the whole country; the wheat is grown for the bankers. The Workers Homes Bill is the initial step for lifting every farm mortgage.



Water Scrip was proposed for Berkeley, Cal., in 1898, if it had been adopted, Berkeley would have had free water in 1908 or used the water receipts to reduce the general taxes; the receipts of the People's Water Co. from Berkeley in 1914 was \$304,511.46.

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<p><b>GEARY STREET MUNICIPAL RAILROAD</b></p> <p><b>ONE-DOLLAR-SCRIP</b></p> <p><b>GUARANTEED by the MUNICIPALITY of San Francisco</b></p> <p><b>GOOD FOR THIRTY FARES</b></p> 														
16	17	18	19	20	21	22	23	24	25	26	27	28	29	30

This plan was put before the Labor leaders in 1909 and rejected.

**WORKERS UNITE**  
**DON'T BE FOOLED ANY LONGER**  
**BY**  
**GOVERNMENT—LABOR LEADERS—SOCIALISTS**

The Industrial Commission appointed by Congress "to discover the underlying causes of dissatisfaction in the industrial situation" has just issued the first annual report. This junketing trip is to last three years, they can visit any part of the United States their desires for pleasure suggests; cost is practically unlimited, it may easily reach \$500,000—which will, to the uttermost cent, come out of the workers' pockets. The most heinous feature of the commission is that it was appointed for the sole purpose of misleading the working class into the belief that the government is interested in bettering the conditions of those who produce all the wealth of the nation.

The commission was intended as a fiasco, they were not expected or intended to find the cause of dissatisfaction among the workers; they therefore conducted the "hearings" on star-chamber principles and subpoenaed only those whose opinions they wished to make public, knowing full well that the "cause" would not be mentioned by their selected witnesses; not one woman—the most important factor in all production—was called before them to show the cause of the prevailing general dissatisfaction—they were afraid of the truth.

One man tried all available means to obtain a hearing, he asked the commissioners who receive ten dollars a day and all expenses if they would kindly sit one morning at 9 o'clock and hear him till 10 o'clock—their usual hour to begin the hypocritical work—he promised to expose the sole cause and give the remedy and thus save them the trouble of further investigations, they refused, the man persisted, Chairman Walsh then called the sergeant-at-arms and a policeman to eject the truth from the Star Chamber. Walsh left the following lie which appeared in the daily press the day after he had left the city: "We have heard from all persons who wished to appear," Chairman Walsh.

Their preliminary report gives 24 causes of unrest and suggests 14 more subjects for future hearings—in none of the 38 is there the slightest hint at the cause—the money question—these commissioners are taking about \$15.00 each per day out of the workers' pockets as payment for their cleverness in hiding the truth about the most important sub-



ject before the world—that which indeed brought about the European holocaust.

The Industrial Commission have come to the conclusion that the unrest among the workers is because "**Labor is not marketed right,**" the remedy they suggest is to establish Labor exchanges all over the country where Labor can be **bought and sold** like pigs, pig-iron or potatoes.

No man is fit for Congress, or for the Industrial Commission, unless he knows there is only **one cause**—not "causes"—of dissatisfaction in the industrial situation;" and that is the **gold standard** of all values, which was forced on this Nation by the English bankers, for the express purpose of robbing the toilers of eight-tenths of their products, they know, **First**. The Constitution says: "The Congress shall have power to coin money, regulate the **value thereof**, and of foreign coin, and fix the standard of weights and measures."

If a baker, the father of a very large family passed all his loaves to an alien agent, at a shade above the actual cost, for him to sell at any standard price his greed might dictate, the baker and his family having to pay the agent's advanced price for bread with which to sustain life, the children, grand-children, great-grand-children would summarily consign the baker to a prison or a lunatic asylum and take charge of the bakery themselves for their sole benefit.

The baker analogy is exactly parallel with our government issue of the national money; the government coins the money, the "fiat" of the people make it money; then the government hands it to a few bankers at a shade above cost for them to "regulate the value thereof" at which the people may be allowed to use the money of their own creation.

Bankers are aliens, bankers know no nationality, gold is their God, deposits their Religion, they are minus soul or conscience, their gizzard-greed is the only organ which influences their lives. This Nation is greatly indebted to Franklin who through greatest difficulties succeeded in keeping metal money out of the Constitution—except as a sop, the States are allowed to use gold and silver as money, but the metal money issued by the State is legal-tender only in the State of issue. Franklin summed up gold as "the most useless of all metals fit only for plugging teeth and ornamenting fools." We have so degenerated that **we allow GOLD to govern us.**

**Second:** The Thirteenth Amendment 1865, Article VIII, Section 1. Neither Slavery nor involuntary servitude, except as a punishment for crime, whereof the party shall have

been duly convicted, shall exist within the United States, or any place subject to their jurisdiction.

Section 2. Congress shall have power to enforce this article by appropriate legislation.

Every Bond issued by the Federal, State, county governments, railroads, corporations, universities, all bonds, are contrary to the Constitution because they inflict "involuntary servitude" on all who have to pay nolens volens the interest. This is a most serious matter; in California \$5,800,000 fresh bonds have just been passed, \$1,800,000 of that is to its everlasting disgrace for the University of California, proving its **mathematical and economic ignorance**; on that \$5,800,000 bonds \$13,000,000 will be the "involuntary servitude" in 50 years at 4½ per cent—\$18,800,000 for the use of \$5,800,000.

In 1910 State Bonds were.....	\$ 28,539,795
In 1913 State Bonds were.....	\$100,387,559
In 1907 County Bonds were.....	\$ 6,555,660
In 1914 County Bonds were.....	\$ 57,353,545

With the addition of Railroad, Corporation and City Bonds, California is probably paying over \$15,000,000 annual bond interest, children are thus born into "involuntary servitude."

Our forefathers knew "Banks are more dangerous to the liberties of the people than standing armies," and acted accordingly to that knowledge.

**Third:** On 23 December, 1793, they enacted that "Any person holding any office or stock in any institution in the nature of a bank for issuing or discounting bills or notes payable to bearer or order cannot be a member of the House while he owns such office or stock."

That resolution was signed by President George Washington. Three-fourths of the seats in Congress are thus illegally held by bankers, bank officials, and stock holders—**traitors to the Commonwealth**. The acts of Congress have all, for generations, been unconstitutional. **This is a generation of spineless slaves to bankers.**

What **LABOR LEADERS** have accomplished for themselves is too obvious to need comment. Statistics from 1850 prove most emphatically what they have **done to the workers**; the third column in the following table "Product over wages" in plain language is, **robbery of workers through the gold standard**, which the **Labor Leaders** still uphold.

	Wages	Product	Product over wages
1950 .....	\$247	\$ 812	\$ 565
1860 .....	288	1,438	1,150
1870 .....	302	1,648	1,346
1880 .....	346	1,965	1,619
1890 .....	444	2,204	1,760
1900 .....	437	2,450	2,013
1910 .....	518	3,124	2,606

calculate what the figures will be in 1920 if the gold standard is still allowed to govern us. Recently the government has created \$500,000,000 Aldrich-Vreeland currency, and \$1,000,000,000 Federal Reserve Bank currency which is given to a few bankers at 2 per cent by our **Traitorous government** instructing the reserve banks to exact 6 per cent—200 per cent for themselves from the associated banks, and the associated banks exact as much as they can from the users of the “Fiat” money; at only 8 per cent means \$120,000,000 every year, all provided by the workers’ sweat, blood and lives.

As soon as the federal banks are in full work they will be loaning \$20,000,000,000—twenty billions—on the backing of the \$1,500,000,000 of unconstitutional money, and the people using it, using the money of their own creation will be paying the bankers \$400,000,000 for its use annually!

The SOCIALISTS have deceived the workers for generations saying they would capture the government and make conditions lovely by means of the ballot; voting is the capitalist game, they have the four aces up their sleeves—army, navy, police, supreme court—the money trust is the government, that should be the sole object of attack. Socialists have fooled us by assuring us that they would prevent European war, whereas the most atrocious war of all the ages began in the stronghold of Socialism, it is the mathematical culmination of centuries of rule by gold, church and Devil—greed: It is now costing the **workers** \$70,000,000 a day to maintain and assist 10,000,000 brothers in murdering each other, whereas if Socialists had devoted their energies to destroying the money power, those 10,000,000 brothers would today be producing \$100,000,000 worth of wealth daily for themselves.

The finale of the European war will be the repudiation of all debts, they are all bankrupt, demonetization of gold, the brotherhood of man, recognized and lived. The millenium is no myth, or it could not have maintained its hold on

the human mind, an idea has been the embryo of every accomplished fact, the indescribable horrors of the European bloodshed will thus result in the millenium.

With such men as Edison, Burbank and thousands of others in all departments of industry, we can inaugurate the millenium here, before the European conflict is over, if we will **demonetize gold**.

The Socialist theory is good, their tactics to obtain such conditions are contrary to reason. The Workers Homes Bill should commend itself to every honest, reasoning person, because.

1. It is so simple that every worker can understand and unite to carry it out.

2. It is independent of parties; therefore, free from the political inferno.

3. It can be carried through immediately by the present administration. It matters not what tag, Congressmen, Senators, President, Supreme Court Judges wear; no need to wait ten, twenty or forty years for all to be tagged Socialist.

4. It saves the waste of time and money spent over elections, because it matters not one iota who is elected—one worry less.

5. It will prove that Industrialism—United Labor—has the power to obtain everything on which they agree; it is simple justice—equal rights—for workingmen and bankers.

6. It is the purest strain of Socialism, and will eventually abolish USURY in all its forms of rent, interest, profit.

7. It will prove Labor to be more powerful than gold, although the bankers—the real government of this country—have given to gold the unnatural and fictitious power of usury.

8. It is the only plan yet suggested that will allay the general discontent, and thus avert the impending, expected revolution.

9. It is a clear-cut "casus belli"—People's money versus Bankers' money. Money that will only exchange services, not the money which steals the services of the workers.

**About 100,000,000 PEOPLE**

against

**10 Financial Octopi.**

10. The plan of campaign—this is ready—proves victory certain, and provides against any suffering from want in the fight which will be carried out in the open.

11. It will place the power of control in the hands of those who produce.



A. Workers produce all wealth, but have no voice in its distribution.

B. Workers are the only class necessary for any nation, but have not the slightest influence in making the laws.

C. Scheming shirkers have given an unnatural, fictitious power to gold which enables them to steal all the products of the workers—barring enough to keep them workable—to produce more wealth.

12. That is the A B C of the proposition. Those lazy, indifferent people who meet every good suggestion with "**Let-the-other-fellow-do-it,**" are positive obstructions in the road of human progress.

Wake up, think, talk, act, accomplish, do all you can to **INCORPORATE ALL WORKERS** in this city into **ONE UNITED WORKERS' UNION** with honest, fearless men for its officers.

Every other center of industry will then do likewise, and will send one delegate each to

### **THE WORKERS' PARLIAMENT**

which will be established in Washington, D. C., whose duty it will be to instruct Congress as to the

### **LEGISLATION DEMANDED**

This Union will not interfere in the slightest degree with any trade regulations, it is solely to bring about **United Action to force the passage of the Workers Homes Bill.**

This year we shall be crowded with all nationalities and without doubt this Union will include the **Workers of the World**, the world will then be ours and reckoned in our present terms of value, the daily income of each member will be ten dollars.

**WORKERS:** Government will not give you a crumb. You have the power to take the whole loaf.

### **WILL YOU?**

We must have an office on Market Street, on the ground floor, between 3rd Street and the Ferries, fees will be optional from ten cents to a dollar a month; the dime members will have all the advantages of the dollar members, another striking feature will be that the pay of the president will be the same as the janitor—that will insure a good man for the presidency.

Send in your names and addresses to:

J. A. Kinghorn-Jones, 516 Mission St., San Francisco.

Poor Richards Almanac for 1756 ridicules the "inflation" bogie. "If paper money in ever so great a quantity could be made, no man could get it without giving something for it."

# HENRY WARFIELD

## Candidate for President of the United States

### MY PLATFORM

The United States is one great Co-operative Commonwealth, the benefits of which are unequally distributed; the rich are getting richer and the poor are getting poorer, owing to a fraudulent system of finance.

If elected, I will at once inaugurate a system of finance, under which every producer will get the full value of his or her Labor.

I will cause to be issued \$2,000,000,000 (two billion) of full legal tender paper money and declare a cash dividend to every stockholder (voter) who votes for me for the above office, to the amount of \$100.00 (One Hundred Dollars).

Don't give your vote away for nothing.

YOURS FOR REAL PROSPERITY,

HENRY WARFIELD.

**\$15,000,000 LUMBERMAN ASSIGNS TO CREDITOR**  
**LOOT GEM HOTEL MANX BY USE OF HELD UP BY MASTER KEY TAXI BANDITS**

Mrs. Barron's Jewels, Taken From Her Room in the Hotel Bellevue

Three Robbers Enter Bar, Rifle Cash Register and Then Take Bartender's Cash and Diamond

**\$4,000,000 Morgan Vases Are Sold**

Priceless Collection of Porcelains Is

5 ITEMS FRONT PAGE S.F. EXAMINER

9 Feb. 1915

**Bread Rises One Cent Per Loaf in Gotham**

Nickel Size Will Cost Six; Dime Loaves Will Be Lighter. NEW YORK, February 8.—The price of 5-cent loaves of bread will go up to 6 cents in this city tomorrow.

In 1913 Congress Appropriated

**\$415,366,788**

**FOR WAR**

Army - - -	\$ 94,266,145.51
Navy - - -	140,800,642.53
War Pensions -	180,300,000.00

That is about the ANNUAL cost of War when  
we are at peace with the whole world  
except United States Labor.

Every cent is diverted from workers' pockets.

                      
We demand ONE ISSUE of

**\$500,000,000**

Government Legal Tender  
direct to the users.

**FOR HOMES**

THIS IS A CLEAR CUT  
**CASUS BELLI**

---

**PEOPLE'S MONEY**

**VERSUS**

**BANKER'S MONEY**

---

**99,950,000 PEOPLE**

**AGAINST**

**50,000 BANKERS**

---

**THE PEOPLE MUST WIN!**

**Do YOUR PART!!**



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NOW, after 1914, Years of  
CHRISTIANITY  
LIFE is one ETERNAL  
GRIND for the INFERNAL



Nº 194

28,178

UNITED STATES OF AMERICA

HOMES GREENBACK

ONE  
DOLLAR

1



HE WHIPPED THE  
USURERS OUT OF  
THE TEMPLE



ONE  
DOLLAR

1



"LABOR IS THE  
SUPERIOR OF  
CAPITAL"

THE BEST SECURITY IN THE WORLD

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